



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name [PINNACLE BANCORP, INC.](#)

City/State [OMAHA, NE](#)

Bank Holding Company Information

Federal Reserve District: [10](#)

Consolidated Assets (\$000): [16,465,532](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [4](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[PINNACLE BANCORP, INC.](#)
[18081 BURT STREET](#)
[OMAHA, NE 68022](#)

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Summary Ratios

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000)	15,706,460			13,048,857			13,723,858			11,656,096			10,589,277																	
Net income (\$000)	121,796			75,416			181,042			167,550			171,786																	
Number of BHCs in peer group	131			127			128			125			118																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	3.21	2.65	84	3.24	2.84	75	3.23	2.77	80	3.37	3.01	64	3.52	3.08	73															
+ Non-interest income	0.73	1.11	35	0.62	1.14	25	0.72	1.21	31	0.83	1.32	33	0.76	1.31	25															
- Overhead expense	2.01	2.24	36	2.21	2.63	30	2.15	2.57	30	2.35	2.69	34	2.47	2.71	36															
- Provision for credit losses	0.03	-0.15	84	0.12	0.85	6	0.13	0.51	9	0.03	0.15	19	0.11	0.14	47															
+ Securities gains (losses)	0	0.01	9	0	0.03	34	0	0.02	26	0	0.01	26	0.05	0	97															
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	42	0	0	45															
= Pretax net operating income (tax equivalent)	1.98	1.79	65	1.45	0.64	87	1.69	1.04	87	1.84	1.56	73	1.73	1.57	63															
Net operating income	1.55	1.36	70	1.16	0.48	88	1.32	0.81	87	1.44	1.19	76	1.62	1.24	84															
Net income	1.55	1.35	70	1.16	0.50	87	1.32	0.82	86	1.44	1.19	76	1.62	1.24	84															
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17				1.42															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	3.59	3.14	78	3.99	3.78	65	3.85	3.55	70	4.36	4.41	49	4.23	4.24	51															
Interest expense	0.23	0.27	49	0.57	0.66	41	0.44	0.52	46	0.80	1.08	33	0.50	0.86	19															
Net interest income (tax equivalent)	3.36	2.85	80	3.43	3.10	69	3.41	3.01	72	3.56	3.33	58	3.73	3.38	66															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0	0.13	16	0.01	0.28	8	0.01	0.27	7	0.02	0.21	12	0.07	0.22	29															
Earnings coverage of net loan and lease losses (X)	652.43	4.52	98	171.78	21.56	93	186.38	22.91	94	129.06	24.40	92	34.78	21.75	78															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.40	1.39	55	1.32	1.51	41	1.41	1.58	41	1.40	0.83	89	1.45	0.90	89															
Allowance for loan and lease losses / Total loans and leases	1.39	1.37	56	1.31	1.48	44	1.39	1.55	40	1.40	0.81	89	1.45	0.89	89															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.27	0.63	15	0.40	0.66	28	0.36	0.71	18	0.26	0.57	16	0.51	0.61	40															
30-89 days past due loans and leases / Total loans and leases	0.30	0.27	67	0.47	0.36	71	0.38	0.39	58	0.44	0.43	62	0.46	0.44	60															
Liquidity and Funding																														
Net noncore funding dependence	-9.65	-1.82	29	-5.12	6.94	17	-4.14	3.20	31	-1.56	14.45	11	4.89	16.62	16															
Net short-term noncore funding dependence	-11.31	-8.21	34	-7.09	-2.29	31	-6.10	-4.76	40	-3.85	3.38	23	1.92	4.66	26															
Net loans and leases / Total assets	58.51	59.81	41	66.99	63.21	50	64.02	61.58	48	67.27	63.77	46	71.17	63.98	64															
Capitalization																														
Tier 1 leverage ratio	8.65	9.11	37	8.63	9.03	40	8.75	9.13	42	8.89	9.76	30	9.80	9.71	54															
Holding company equity capital / Total assets	9.30	10.88	26	9.71	11.06	32	9.81	11.16	31	9.96	12.43	22	10.57	12.22	28															
Total equity capital (including minority interest) / Total assets	9.32	11.01	25	9.72	11.18	32	9.82	11.29	29	9.98	12.57	21	10.59	12.27	29															
Common equity tier 1 capital / Total risk-weighted assets	12.95	12.69	60	12.05	12.01	56	12.24	12.38	53	11.67	12.17	45	12.20	12.12	63															
Net loans and leases / Equity capital (X)	6.29	5.51	68	6.90	5.78	76	6.53	5.58	73	6.75	5.21	80	6.73	5.29	79															
Cash dividends / Net income	0	25.30	4	0	60.26	4	0	42.30	4	83.99	33.12	95	40.86	27.31	76															
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02				17.36															
Growth Rates																														
Assets	17.85	9.29	79	20.32	17.07	66	20.18	16.68	64	11.89	9.26	72	5.54	7	55															
Equity capital	12.90	9.31	75	22.23	6.16	87	18.34	6.99	88	5.43	10.49	34	7.89	7.89	66															
Net loans and leases	2.93	0.79	73	16.38	13.26	68	14.37	9.07	76	5.77	9.10	51	5.42	7.89	42															
Noncore funding	-8.41	-23.76	72	4.91	-2.41	65	-2.80	-12.18	62	-1.79	6.59	39	14.93	10.67	65															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0.82	1.02	78	0.43	1.14	78															
Long-term debt / Equity capital	7.39	11.05	49	9.34	13.39	57	7.83	13.56	48	10.36	13.04	61	0	13.37	15															
Equity investment in subsidiaries / Equity capital	104.45	103.07	59	107.56	103.11	78	105.17	102.81	66	109.22	103.22	79	98.47	103.10	22															
Cash from ops + noncash items + op expense / Op expense + dividends	107.31	130.64	41	365.64	154.33	90	416.06	147.24	96	20.17	190.27	5	123.05	174.91	27															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	238,300	214,571	439,237	415,974	375,136	11.06	59.33
Income from lease financing receivables.....	0	9	9	34	74	-100.00	-100.00
Fully taxable income on loans and leases.....	236,618	213,520	436,815	413,930	373,414	10.82	58.94
Tax-exempt income on loans and leases.....	1,682	1,060	2,431	2,078	1,796	58.68	112.11
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0	0	0
Income on loans and leases (tax equivalent).....	238,300	214,580	439,246	416,008	375,210	11.05	59.22
Investment interest income (tax equivalent).....	30,135	28,593	57,523	54,614	43,856	5.39	60.18
Interest on balances due from depository institutions.....	829	3,267	3,917	10,328	2,313	-74.63	103.19
Interest income on other earning assets.....	169	191	362	399	921	-11.52	-45.48
Total interest income (tax equivalent)	269,433	246,631	501,048	481,349	422,300	9.25	59.24
Interest on time deposits of \$250K or more	2,672	4,864	7,924	10,147	5,494	-45.07	
Interest on time deposits < \$250K.....	5,877	14,007	23,843	30,350	15,034	-58.04	
Interest on foreign office deposits	0	0	0	0	0	0	
Interest on other deposits	5,774	12,172	18,022	40,149	24,491	-52.56	32.89
Interest on other borrowings and trading liabilities.....	1,885	2,344	4,305	6,076	5,024	-19.58	-36.32
Interest on subordinated debt and mandatory convertible securities	1,376	1,535	3,070	1,701	0	-10.36	
Total interest expense.....	17,584	34,922	57,164	88,423	50,043	-49.65	36.89
Net interest income (tax equivalent).....	251,849	211,709	443,884	392,926	372,257	18.96	61.08
Non-interest income.....	56,972	40,774	99,198	97,077	80,178	39.73	44.45
Adjusted operating income (tax equivalent)	308,821	252,483	543,082	490,003	452,435	22.31	57.73
Overhead expense.....	158,061	143,909	295,739	273,421	262,049	9.83	41.42
Provision for credit losses.....	2,580	7,903	17,920	3,803	11,695		3.74
Securities gains (losses)	-1	3	1	-5	5,146		
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	155,307	94,820	231,642	214,957	182,674	63.79	90.39
Applicable income taxes	33,161	19,129	50,126	46,750	10,157	73.35	3079.39
Tax equivalent adjustments	0	0	0	0	0	0	
Applicable income taxes (tax equivalent).....	33,161	19,129	50,126	46,750	10,157	73.35	3079.39
Minority interest	350	275	474	657	731	27.27	48.31
Net income before discontinued operations, net of minority interest	121,796	75,416	181,042	167,550	171,786	61.50	51.69
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0	0	
Net income attributable to holding company.....	121,796	75,416	181,042	167,550	171,786	61.50	51.69
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	122,146	75,691	181,516	168,207	172,517	61.37	51.68
Investment securities income (tax equivalent).....	30,135	28,593	57,523	54,614	43,856	5.39	60.18
US Treasury and agency securities (excluding mortgage-backed securities)	7,566	6,354	12,037	17,059	12,610	19.07	86.81
Mortgage-backed securities	19,239	19,718	39,618	33,122	25,852	-2.43	67.01
All other securities	3,330	2,521	5,868	4,433	5,394	32.09	2.68
Cash dividends declared.....	0	0	0	140,720	70,200		-100.00
Common	0	0	0	140,720	70,200		-100.00
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.43	2.92	83	3.78	3.46	73	3.65	3.27	74	4.13	4	61	3.99	3.87	62
Less: Interest expense	0.22	0.25	51	0.54	0.61	45	0.42	0.48	48	0.76	0.98	34	0.47	0.79	21
Equals: Net interest income (tax equivalent)	3.21	2.65	84	3.24	2.84	75	3.23	2.77	80	3.37	3.01	64	3.52	3.08	73
Plus: Non-interest income	0.73	1.11	35	0.62	1.14	25	0.72	1.21	31	0.83	1.32	33	0.76	1.31	25
Equals: adjusted operating income (tax equivalent)	3.93	3.82	63	3.87	4.05	42	3.96	4.04	49	4.20	4.41	40	4.27	4.46	40
Less: Overhead expense	2.01	2.24	36	2.21	2.63	30	2.15	2.57	30	2.35	2.69	34	2.47	2.71	36
Less: Provision for credit losses	0.03	-0.15	84	0.12	0.85	6	0.13	0.51	9	0.03	0.15	19	0.11	0.14	47
Plus: Realized gains (losses) on held-to-maturity securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	9	0	0.03	35	0	0.02	28	0	0.01	26	0.05	0	97
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.98	1.79	65	1.45	0.64	87	1.69	1.04	87	1.84	1.56	73	1.73	1.57	63
Less: Applicable income taxes (tax equivalent)	0.42	0.41	61	0.29	0.16	80	0.37	0.23	86	0.40	0.36	61	0.10	0.33	5
Less: Minority interest	0	0	89	0	0	89	0	0	88	0.01	0	84	0.01	0	87
Equals: Net operating income	1.55	1.36	70	1.16	0.48	88	1.32	0.81	87	1.44	1.19	76	1.62	1.24	84
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.55	1.35	70	1.16	0.50	87	1.32	0.82	86	1.44	1.19	76	1.62	1.24	84
Memo: Net income (last four quarters)	1.51	1.25	75	1.28	0.81	83	1.32	0.82	86	1.44	1.19	76	1.62	1.24	84
Net income-BHC and noncontrolling (minority) interest	1.56	1.37	70	1.16	0.50	87	1.32	0.83	86	1.44	1.20	77	1.63	1.25	84
Margin Analysis															
Average earning assets / Average assets	95.58	93.15	81	94.67	91.74	82	94.79	92.32	80	94.80	91.05	86	94.26	91.48	78
Average interest-bearing funds / Average assets	78.72	62.32	90	78.57	65.48	88	78.09	64.06	89	79.65	65.57	91	79.45	65.56	89
Interest income (tax equivalent) / Average earning assets	3.59	3.14	78	3.99	3.78	65	3.85	3.55	70	4.36	4.41	49	4.23	4.24	51
Interest expense / Average earning assets	0.23	0.27	49	0.57	0.66	41	0.44	0.52	46	0.80	1.08	33	0.50	0.86	19
Net interest income (tax equivalent) / Average earning assets	3.36	2.85	80	3.43	3.10	69	3.41	3.01	72	3.56	3.33	58	3.73	3.38	66
Yield or Cost															
Total loans and leases (tax equivalent)	4.91	4.05	87	4.87	4.44	77	4.79	4.27	79	5.12	5.09	59	4.90	4.95	55
Interest-bearing bank balances	0.12	0.11	75	0.76	0.50	83	0.42	0.27	86	2.20	2.04	59	1.82	1.64	65
Federal funds sold and reverse repos		0.26			0.94			0.68			2.44		0.82	2.17	9
Trading assets		0.42			0.67			0.60			0.99			1.11	
Total earning assets	3.59	3.11	81	3.99	3.74	67	3.85	3.51	72	4.36	4.36	52	4.23	4.20	52
Investment securities (tax equivalent)	1.57	1.80	37	2.14	2.51	21	1.99	2.25	29	2.26	2.76	7	1.97	2.68	2
US Treasury and agency securities (excluding mortgage-backed securities)	1.06	1.28	38	1.95	2.01	53	1.54	1.75	38	2.24	2.32	49	1.99	2.05	49
Mortgage-backed securities	1.69	1.56	64	2.33	2.33	47	2.25	2.05	67	2.29	2.61	16	2.06	2.50	3
All other securities	1.43	2.91	8	1.55	3.48	4	1.51	3.24	6	1.79	4.06	4	1.68	4.20	1
Interest-bearing deposits	0.23	0.24	54	0.61	0.70	46	0.46	0.53	49	0.88	1.10	32	0.54	0.81	27
Time deposits of \$250K or more	0.99	0.76	75	1.65	1.67	44	1.38	1.42	43	1.82	1.96	36	1.21	1.44	30
Time deposits < \$250K	0.95	0.72	75	1.95	1.58	80	1.73	1.36	81	2.07	1.82	63	1.24	1.29	43
Other domestic deposits	0.11	0.17	37	0.31	0.50	24	0.22	0.36	25	0.59	0.93	23	0.38	0.67	22
Foreign deposits		0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos	0.20	0.19	71	0.50	0.85	31	0.37	0.62	35	1.22	1.86	33	0.92	1.51	32
Other borrowed funds and trading liabilities	1.49	1.31	58	1.46	1.62	41	1.44	1.50	49	1.83	2.38	19	2.85	2.28	83
All interest-bearing funds	0.28	0.40	32	0.68	0.92	27	0.53	0.74	31	0.95	1.49	21	0.59	1.19	12

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018			
Non-interest Income and Expenses												
Total non-interest income		56,972		40,774		99,198		97,077		80,178		
Fiduciary activities income		1,313		1,075		2,062		2,256		2,083		
Service charges on deposit accounts - domestic		8,857		8,797		17,882		21,379		21,777		
Trading revenue.....		0		0		0		0		0		
Investment banking fees and commissions.....		3,152		2,443		5,138		5,364		5,044		
Insurance activities revenue.....		5,038		4,762		8,962		9,791		9,827		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		0		0		0		0		0		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		24,892		12,854		40,863		24,558		14,018		
Other non-interest income.....		13,720		10,843		24,291		33,729		27,429		
Total overhead expenses		158,061		143,909		295,739		273,421		262,049		
Personnel expense.....		97,663		88,576		184,298		164,125		147,432		
Net occupancy expense.....		17,353		16,414		33,512		31,671		28,600		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		1,700		1,846		3,615		4,740		5,263		
Other operating expenses.....		41,345		37,073		74,314		72,885		80,754		
Fee income on mutual funds and annuities.....		3,205		2,457		5,151		5,410		5,119		
Memoranda												
Assets under management in proprietary mutual funds and annuities		0		0		0		0		0		
Number of equivalent employees		2,088		2,056		2,070		2,025		1,954		
Average personnel expense per employee.....		46.77		43.08		89.03		81.05		75.45		
Average assets per employee.....		7,522.25		6,346.72		6,629.88		5,756.10		5,419.28		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	5.63	2.15	84	6.03	2.20	85	5.19	2.02	83	5.57	2.72	78
Overhead expenses / Net Interest Income + non-interest income	51.18	59.03	20	57	63.28	32	54.46	62.28	20	55.80	61.29	27
Percent of Average Assets												
Total overhead expense	2.01	2.24	36	2.21	2.63	30	2.15	2.57	30	2.35	2.69	34
Personnel expense.....	1.24	1.25	55	1.36	1.31	55	1.34	1.30	57	1.41	1.41	47
Net occupancy expense.....	0.22	0.24	38	0.25	0.26	46	0.24	0.26	42	0.27	0.28	48
Other operating expenses.....	0.55	0.73	25	0.60	0.99	16	0.57	0.94	17	0.67	0.97	25
Overhead less non-interest income	1.29	1.10	63	1.58	1.36	71	1.43	1.25	67	1.51	1.32	60
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	51.18	58.45	22	57	62.83	32	54.46	61.82	21	55.80	60.64	31
Personnel expense.....	31.62	33.10	34	35.08	32.43	66	33.94	32.36	55	33.49	32.39	54
Net occupancy expense.....	5.62	6.33	35	6.50	6.65	46	6.17	6.58	42	6.46	6.52	48
Other operating expenses.....	13.94	18.60	15	15.41	23.06	13	14.35	22.28	10	15.84	21.20	19
Total non-interest income	18.45	28.18	30	16.15	27.40	26	18.27	28.83	30	19.81	29.23	31
Fiduciary activities income	0.43	2.24	32	0.43	2.10	32	0.38	2.09	34	0.46	1.97	36
Service charges on domestic deposit accounts	2.87	3.19	41	3.48	3.35	52	3.29	3.27	50	4.36	3.88	55
Trading revenue.....	0	0.72	23	0	1.60	29	0	1.28	25	0	1.18	22
Investment banking fees and commissions.....	1.02	2.52	40	0.97	2.64	39	0.95	2.46	40	1.09	3.54	39
Insurance activities revenue.....	1.63	0.37	87	1.89	0.39	88	1.65	0.41	86	2	0.47	88
Venture capital revenue.....	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42
Net servicing fees	0	0.55	15	0	-0.20	40	0	0.01	42	0	0.28	21
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	8.06	3.83	83	5.09	2.89	76	7.52	3.92	78	5.01	1.86	88
Other non-interest income.....	4.44	9.26	19	4.29	9.31	25	4.47	9.65	23	6.88	10.04	36
Overhead less non-interest income	32.73	29.94	50	40.85	34.19	68	36.19	31.93	58	35.99	31.06	53
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.35	21.54	44	20.17	18.39	57	21.64	18.63	67	21.75	20.56	60
Applicable income tax + TE / Pretax net operating income + TE	21.35	23.10	22	20.17	22.75	25	21.64	21.18	45	21.75	23.23	36

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	7,683,608	6,906,723	7,282,997	6,653,652	6,237,883	11.25	48.09	
Commercial and industrial loans	1,049,109	1,554,103	1,185,621	681,124	651,722	-32.49	84.35	
Loans to individuals	131,192	136,567	135,781	146,241	149,158	-3.94	1.25	
Loans to depository institutions and acceptances of other banks	16,487	16,385	16,660	0	0	0.62	41117.50	
Agricultural loans	787,358	827,187	823,637	836,559	831,319	-4.81	7.08	
Other loans and leases	131,555	79,548	159,618	68,836	62,345	65.38	99.26	
Less: Unearned income	28,923	36,051	26,271	11,768	10,199	-19.77	304.46	
Loans and leases, net of unearned income	9,770,386	9,484,462	9,578,043	8,374,644	7,922,228	3.01	46.23	
Less: Allowance for loan and lease losses	135,775	124,161	133,437	116,856	114,748	9.35	36.97	
Net loans and leases	9,634,611	9,360,301	9,444,606	8,257,788	7,807,480	2.93	46.37	
Debt securities that reprice or mature in over 1 year	3,921,457	2,350,350	3,153,387	2,216,860	1,980,462	66.85	95.12	
Mutual funds and equity securities	42,058	26,858	34,930	25,559	23,377	56.59	150.99	
Subtotal	13,598,126	11,737,509	12,632,923	10,500,207	9,811,319	15.85	57.96	
Interest-bearing bank balances	1,702,059	1,160,828	1,054,817	739,617	222,212	46.62	989.62	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	480,499	390,263	373,302	356,041	246,295	23.12	470.28	
Trading assets	0	0	0	0	0			
Total earning assets	15,780,684	13,288,600	14,061,042	11,595,865	10,279,826	18.75	78.33	
Non-interest-bearing cash and due from depository institutions	203,512	202,977	207,910	202,516	213,750	0.26	19.54	
Premises, fixed assets, and leases	234,055	228,214	231,222	224,533	197,031	2.56	38.54	
Other real estate owned	1,174	4,281	1,328	3,375	5,614	-72.58	-77.41	
Investment in unconsolidated subsidiaries	583	458	105	433	1,312	27.29	-57.01	
Intangible and other assets	245,524	247,408	251,619	248,808	273,078	-0.76	3.13	
Total assets	16,465,532	13,971,938	14,753,226	12,275,530	10,970,611	17.85	74.55	
Quarterly average assets	16,203,605	13,658,335	14,596,298	12,290,361	10,892,959	18.64	73.07	
Average loans and leases (YTD)	9,700,150	8,816,491	9,175,299	8,125,350	7,664,824	10.02	49.34	
Memoranda								
Loans held-for-sale	53,703	74,796	82,641	41,720	13,854	-28.20	51.42	
Loans not held-for-sale	9,716,683	9,409,666	9,495,402	8,332,924	7,908,374	3.26	46.20	
Real estate loans secured by 1–4 family	1,639,010	1,552,492	1,588,750	1,494,441	1,422,159	5.57	29.60	
Commercial real estate loans	5,103,184	4,416,153	4,771,447	4,223,672	3,895,842	15.56	67.10	
Construction and land development	1,125,489	964,406	1,059,658	905,836	795,369	16.70	82.45	
Multifamily	511,711	394,697	506,383	388,628	295,922	29.65	99.57	
Nonfarm nonresidential	3,465,984	3,057,050	3,205,406	2,929,208	2,804,551	13.38	58.93	
Real estate loans secured by farmland	941,414	938,078	922,800	935,539	919,882	0.36	8.23	
Total investment securities	4,444,014	2,767,471	3,561,619	2,598,460	2,250,134	60.58	110.54	
U.S. Treasury securities	545,706	98,568	72,932	126,506	103,979	453.63	1979.83	
US agency securities (excluding mortgage-backed securities)	862,603	553,336	959,032	577,216	598,638	55.89	135.61	
Municipal securities	462,281	365,147	495,287	212,055	281,610	26.60	23.12	
Mortgage-backed securities	2,531,327	1,723,538	1,999,409	1,657,092	1,242,357	46.87	90.96	
Asset-backed securities	0	0	0	0	0			
Other debt securities	39	24	29	32	173	62.50	-93.63	
Mutual funds and equity securities	42,058	26,858	34,930	25,559	23,377	56.59	150.99	
Available-for-sale securities	4,401,956	2,740,613	3,526,689	2,572,901	2,226,757	60.62	108.55	
U.S. Treasury securities	545,706	98,568	72,932	126,506	103,979	453.63	1979.83	
US agency securities (excluding mortgage-backed securities)	862,603	553,336	959,032	577,216	598,638	55.89	135.61	
Municipal securities	462,281	365,147	495,287	212,055	281,610	26.60	23.12	
Mortgage-backed securities	2,531,327	1,723,538	1,999,409	1,657,092	1,242,357	46.87	90.96	
Asset-backed securities	0	0	0	0	0			
Other debt securities	39	24	29	32	173	62.50	-93.63	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	39,961	96,915	89,235	21,105	-30,440	-58.77	-14.29	
Available-for-sale securities appreciation (depreciation)	0	0	0	0	0		-100.00	
Structured notes, fair value	1,741,250	1,491,728	1,470,547	1,202,799	1,256,847	16.73	21.87	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	1,773,112	1,522,603	1,615,654	1,264,258	1,095,130	16.45	112.31
NOW, ATS and transaction accounts	646,587	502,798	661,191	620,065	542,669	28.60	66.64
Time deposits less brokered deposits < \$250K	1,203,034	1,351,690	1,262,054	1,520,172	1,171,749	-11.00	
MMDA and other savings accounts	10,243,442	8,078,088	8,648,371	6,519,689	5,969,878	26.81	100.32
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	13,866,175	11,455,179	12,187,270	9,924,184	8,779,426	21.05	96.18
Time deposits of \$250K or more	532,673	571,440	550,897	591,530	504,572	-6.78	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	254,882	272,959	243,519	224,506	229,336	-6.62	-5.66
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	4,550	5,060	5,306	13,591	25,985	-10.08	-93.34
Other borrowings w/remaining maturity over 1 year	77,720	100,275	105,698	101,920	69,602	-22.49	-48.96
Brokered deposits < \$250K	0	0	0	0	119,071		
Noncore funding	869,825	949,734	905,420	931,547	948,566	-8.41	-34.58
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	113,245	126,620	113,245	126,620	0	-10.56	
Other liabilities	82,289	81,728	98,104	68,216	80,643	0.69	74.28
Total liabilities	14,931,534	12,613,261	13,304,039	11,050,567	9,808,635	18.38	76.81
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	0	0	0	0	0		
Common surplus	3,796	608	608	608	608	524.34	524.34
Retained earnings	1,513,398	1,289,872	1,395,498	1,214,456	1,190,953	17.33	61.08
Accumulated other comprehensive income	21,893	65,886	60,023	7,568	-31,919	-66.77	-53.04
Other equity capital components	-7,682	0	-9,291	0	0		
Total holding company equity capital	1,531,405	1,356,366	1,446,838	1,222,632	1,159,642	12.90	55.20
Noncontrolling (minority) interest in subsidiaries	2,593	2,311	2,349	2,331	2,334	12.20	92.79
Total equity capital, including minority interest	1,533,998	1,358,677	1,449,187	1,224,963	1,161,976	12.90	55.25
Total liabilities and capital	16,465,532	13,971,938	14,753,226	12,275,530	10,970,611	17.85	74.55
Memoranda							
Non-interest-bearing deposits	1,773,112	1,522,603	1,615,654	1,264,258	1,095,130	16.45	112.31
Interest-bearing deposits	12,625,736	10,504,016	11,122,513	9,251,456	8,307,939	20.20	78.53
Total deposits	14,398,848	12,026,619	12,738,167	10,515,714	9,403,069	19.72	82.10
Long-term debt that reprices within 1 year	0	0	0	0	1,175		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,446,838	1,222,632	1,222,632	1,159,642	1,074,887		
Accounting restatements	0	0	0	0	12,340		
Net income	121,796	75,416	181,042	167,550	171,786		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	3,188	0	0	0	0		
Sale of treasury stock	5,394	0	17,000	30,010	0		
Less: Purchase of treasury stock	0	0	26,291	33,337	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	0	0	140,720	70,200		
Change in other comprehensive income	-38,129	58,318	52,455	39,487	-29,171		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-7,682	0	0	0	0		
Holding company equity capital, ending balance	1,531,405	1,356,366	1,446,838	1,222,632	1,159,642		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	46.66	36.32	75	49.43	36.22	76	49.37	36.22	76	54.20	37.78	75	56.86	37.19	85
Commercial and industrial loans	6.37	12.25	15	11.12	14.99	28	8.04	13.52	19	5.55	12.02	19	5.94	12.85	21
Loans to individuals	0.80	3.48	36	0.98	3.53	42	0.92	3.40	39	1.19	4.20	39	1.36	4.31	38
Loans to depository institutions and acceptances of other banks	0.10	0.01	91	0.12	0.04	86	0.11	0.03	89	0	0.04	29	0	0.05	28
Agricultural loans.....	4.78	0.21	96	5.92	0.20	97	5.58	0.19	96	6.81	0.24	97	7.58	0.30	97
Other loans and leases.....	0.80	4.22	17	0.57	4.66	10	1.08	4.63	19	0.56	5.01	7	0.57	5	7
Net loans and leases.....	58.51	59.81	41	66.99	63.21	50	64.02	61.58	48	67.27	63.77	46	71.17	63.98	64
Debt securities over 1 year.....	23.82	17.61	71	16.82	14.01	68	21.37	15.55	76	18.06	14.60	69	18.05	14.63	65
Mutual funds and equity securities	0.26	0.06	91	0.19	0.05	87	0.24	0.05	89	0.21	0.06	89	0.21	0.06	89
Subtotal	82.59	78.32	64	84.01	78.43	66	85.63	78.16	81	85.54	79.65	65	89.43	79.97	88
Interest-bearing bank balances	10.34	9.11	59	8.31	6.78	64	7.15	7.51	50	6.03	3.06	81	2.03	3.04	47
Federal funds sold and reverse repos	0	0.52	28	0	0.86	26	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	2.92	1.53	82	2.79	1.83	75	2.53	1.68	75	2.90	1.91	74	2.25	1.96	69
Trading assets	0	0.60	18	0	1.09	16	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets.....	95.84	91.43	95	95.11	90.72	96	95.31	91.05	97	94.46	89.53	92	93.70	89.74	86
Non-interest cash and due from depository institutions.....	1.24	1.01	68	1.45	1.08	78	1.41	1.07	79	1.65	1.14	83	1.95	1.21	89
Other real estate owned.....	0.01	0.02	46	0.03	0.03	66	0.01	0.02	44	0.03	0.03	57	0.05	0.04	67
All other assets.....	2.92	7.50	2	3.44	8.16	2	3.28	7.82	1	3.89	9.27	3	4.35	8.98	9
Memoranda															
Short-term investments	13.26	12.01	59	11.10	10.58	62	9.68	11.17	51	8.93	7.63	67	4.27	7.80	47
U.S. Treasury securities.....	3.31	1.08	84	0.71	0.92	66	0.49	0.84	67	1.03	1.03	65	0.95	1.04	61
US agency securities (excluding mortgage-backed securities)	5.24	0.77	95	3.96	0.48	95	6.50	0.63	97	4.70	0.54	96	5.46	0.69	96
Municipal securities	2.81	1.72	71	2.61	1.45	75	3.36	1.69	78	1.73	1.34	68	2.57	1.62	70
Mortgage-backed securities	15.37	12.97	62	12.34	11.11	58	13.55	11.75	59	13.50	11.44	63	11.32	11.13	52
Asset-backed securities	0	0.38	26	0	0.27	25	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0	0.52	16	0	0.39	20	0	0.42	20	0	0.39	19	0	0.41	21
Loans held-for-sale.....	0.33	0.42	60	0.54	0.48	63	0.56	0.52	64	0.34	0.39	59	0.13	0.30	44
Loans held for investment	59.01	59.85	40	67.35	63.46	50	64.36	61.72	48	67.88	63.50	49	72.09	63.93	67
Real estate loans secured by 1–4 family	9.95	11.69	40	11.11	12.29	45	10.77	11.91	45	12.17	13.29	46	12.96	13.46	47
Revolving	0.93	1.45	43	1.01	1.80	38	0.98	1.66	40	1.20	2.07	39	1.26	2.27	39
Closed-end, secured by first liens	8.68	9.84	46	9.56	9.99	47	9.33	9.81	50	10.33	10.69	49	10.92	10.57	52
Closed-end, secured by junior liens	0.35	0.20	83	0.54	0.26	84	0.45	0.22	84	0.65	0.28	87	0.79	0.31	90
Commercial real estate loans	30.99	22.48	72	31.61	21.90	74	32.34	22.22	78	34.41	22.23	76	35.51	21.58	78
Construction and land development	6.84	3.35	87	6.90	3.32	84	7.18	3.40	87	7.38	3.44	85	7.25	3.51	83
Multifamily.....	3.11	3.31	59	2.82	3.07	57	3.43	3.12	65	3.17	3.01	61	2.70	2.72	58
Nonfarm nonresidential	21.05	14.81	71	21.88	14.50	73	21.73	14.72	72	23.86	14.69	76	25.56	14.44	82
Real estate loans secured by farmland.....	5.72	0.34	99	6.71	0.33	99	6.25	0.33	99	7.62	0.36	99	8.38	0.41	99

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	78.64	59.66	84	72.82	55.37	82	76.04	57.15	85	79.45	57.46	88	78.74	56.49	83
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	16.78	19.82	38	16.37	19.50	36	16.59	19.43	37	17.84	20.75	37	17.95	21.10	34
Real estate loans secured by 1–4 family.....	1.56	2.42	41	1.49	2.79	33	1.51	2.64	39	1.75	3.15	34	1.74	3.50	34
Revolving	15.21	17.22	40	14.88	16.49	42	15.08	16.59	43	16.09	17.39	42	16.21	17.39	43
Closed-end.....	52.23	36.54	80	46.56	32.96	78	49.82	34.63	81	50.43	33.52	80	49.18	32.14	81
Construction and land development.....	11.52	5.50	87	10.17	4.97	88	11.06	5.26	89	10.82	5.09	85	10.04	5.20	83
1–4 family.....	3.75	1.11	90	3.49	0.93	94	3.61	0.93	93	3.69	0.94	94	3.69	1.02	94
Other.....	7.77	4.33	84	6.68	3.90	80	7.45	4.19	82	7.13	4.02	80	6.35	4.05	77
Multifamily.....	5.24	5.34	59	4.16	4.72	54	5.29	4.96	61	4.64	4.69	58	3.74	4.10	54
Nonfarm nonresidential	35.47	24.14	78	32.23	21.76	78	33.47	22.93	76	34.98	22.15	79	35.40	21.40	81
Owner-occupied.....	11.29	8.14	69	11.03	7.38	73	11.53	7.68	74	11.71	7.72	76	12.95	8.03	79
Other.....	24.18	15.71	80	21.20	14.16	77	21.94	14.95	77	23.27	14.34	80	22.46	13.38	84
Real estate loans secured by farmland.....	9.64	0.59	99	9.89	0.52	99	9.63	0.54	99	11.17	0.55	99	11.61	0.63	99
Loans to depository institutions and acceptances of other banks.....	0.17	0.03	90	0.17	0.07	85	0.17	0.06	87	0	0.11	29	0	0.12	28
Commercial and industrial loans	10.74	20.98	14	16.39	23.90	23	12.38	22.17	13	8.13	19.53	12	8.23	20.32	11
Loans to individuals	1.34	6.28	35	1.44	6.11	38	1.42	6.13	38	1.75	7.13	37	1.88	7.36	34
Credit card loans	0.06	0.51	59	0.06	0.64	59	0.07	0.65	58	0.09	0.81	56	0.10	1.02	53
Agricultural loans.....	8.06	0.37	96	8.72	0.31	97	8.60	0.32	96	9.99	0.37	97	10.49	0.46	97
Other loans and leases.....	1.35	8.03	17	0.84	8.93	11	1.67	9.09	18	0.82	9.85	7	0.79	9.66	8
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	503.21	383.17	76	534.52	392.62	76	520.27	381.27	78	555.37	391.26	78	533.98	379.80	72
Real estate loans secured by 1–4 family.....	107.34	124.52	44	120.15	133.24	45	113.50	125.03	46	124.74	138.18	45	121.74	137.84	43
Revolving	9.98	15.53	44	10.92	19.64	36	10.34	17.42	40	12.25	21.26	37	11.83	23.33	36
Closed-end.....	97.36	107.53	48	109.23	112.01	48	103.15	106.14	50	112.49	115.20	50	109.91	112.79	52
Commercial real estate loans	334.22	238.21	78	341.77	237.30	76	340.86	234.65	77	352.54	229.44	77	333.49	219.72	74
Construction and land development.....	73.71	35.52	87	74.64	35.78	85	75.70	35.62	85	75.61	34.95	86	68.09	35.36	82
1–4 family.....	24.01	7.06	93	25.60	6.74	93	24.70	6.34	94	25.79	6.61	93	25.02	7.04	93
Other.....	49.70	28.07	82	49.04	27.86	78	50.99	28.16	79	49.82	27.32	79	43.07	27.26	74
Multifamily.....	33.51	34.78	62	30.55	33.28	55	36.17	32.74	66	32.44	31.04	62	25.33	27.85	53
Nonfarm nonresidential	226.99	157.17	76	236.59	157.33	75	228.98	155.06	75	244.49	152.10	79	240.08	147.22	77
Owner-occupied.....	72.25	52.65	68	80.96	53.29	74	78.90	52.37	74	81.84	53.07	73	87.79	54.89	73
Other.....	154.75	102.08	77	155.63	101.60	73	150.09	100.54	71	162.66	97.41	76	152.29	91.80	77
Real estate loans secured by farmland.....	61.65	3.59	99	72.60	3.50	99	65.92	3.44	99	78.09	3.60	99	78.74	4.02	98
Loans to depository institutions and acceptances of other banks.....	1.08	0.18	90	1.27	0.38	86	1.19	0.28	88	0	0.44	29	0	0.54	28
Commercial and industrial loans	68.71	127.07	19	120.27	159.86	30	84.70	139.91	22	56.85	122.02	18	55.79	128.82	18
Loans to individuals	8.59	35.29	35	10.57	38.40	40	9.70	37.47	41	12.21	43.51	39	12.77	42.67	38
Credit card loans	0.41	2.61	59	0.46	3.43	59	0.46	3.30	60	0.60	4.34	57	0.67	5.31	55
Agricultural loans.....	51.57	2.01	99	64.02	2.03	98	58.84	1.88	98	69.83	2.18	98	71.16	2.72	98
Other loans and leases.....	8.62	46.75	16	6.16	51.14	10	11.40	49.54	20	5.75	52.44	8	5.34	51.79	6
Supplemental															
Non-owner occupied CRE loans / Gross loans	41.02	28.84	81	35.61	26.07	75	38.38	27.32	79	38.77	26.45	80	36.28	24.79	78
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	262.47	187.37	79	261.37	186.18	72	262.58	183.76	78	271.01	178.57	77	246.06	167.93	72
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	334.71	244.59	76	342.33	244.21	75	341.48	240.85	77	352.85	236.10	76	333.85	225.98	74

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	13.26	12.01	59	11.10	10.58	62	9.68	11.17	51	8.93	7.63	67	4.27	7.80	47
Liquid assets	35.50	28.17	71	26.76	24.60	66	29.11	26.22	62	26.91	22.44	73	21.70	22.72	62
Investment securities	26.99	19.64	73	19.81	16.55	69	24.14	17.85	76	21.17	16.99	72	20.51	17.27	68
Net loans and leases	58.51	59.81	41	66.99	63.21	50	64.02	61.58	48	67.27	63.77	46	71.17	63.98	64
Net loans, leases and standby letters of credit	58.90	60.62	40	67.40	64.12	50	64.41	62.48	47	67.66	64.84	46	71.48	65.07	60
Core deposits	84.21	74.75	93	81.99	68.08	93	82.61	70.67	91	80.85	63.09	94	80.03	62.13	93
Noncore funding	5.28	10.89	33	6.80	16.68	21	6.14	14.13	26	7.59	19.36	17	8.65	21.34	13
Time deposits of \$250K or more	3.24	1.81	83	4.09	2.56	76	3.73	2.11	82	4.82	2.94	81	4.60	2.89	80
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	1.55	1.20	72	1.95	1.49	71	1.65	1.47	69	1.83	1.94	64	2.09	1.97	67
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	1.55	0.52	81	1.95	0.52	82	1.65	0.54	80	1.83	0.48	80	2.09	0.54	79
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.03	0.99	36	0.04	2.06	14	0.04	1.24	27	0.11	3.01	15	0.24	3.67	13
Earning assets that reprice within 1 year	25.97	38.93	16	26.22	39.71	17	23.70	39.38	15	28.23	39.29	19	25.41	40.29	11
Interest-bearing liabilities that reprice within 1 year	7.56	7.04	71	10.09	9.42	68	9.02	8.20	71	12.76	10.19	76	11.14	10.01	67
Long-term debt that reprices within 1 year	0	0.26	29	0	0.56	26	0	0.47	27	0	0.96	25	0.01	1.34	51
Net assets that reprice within 1 year	18.40	30.25	22	16.13	28.34	21	14.68	29.11	20	15.48	26.63	20	14.25	27.38	21
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-9.65	-1.82	29	-5.12	6.94	17	-4.14	3.20	31	-1.56	14.45	11	4.89	16.62	16
Net short-term noncore funding dependence	-11.31	-8.21	34	-7.09	-2.29	31	-6.10	-4.76	40	-3.85	3.38	23	1.92	4.66	26
Short-term investment / Short-term noncore funding	338.85	284.81	69	215.77	138.95	76	217.27	184.19	65	158.46	77.77	81	71.36	66.46	69
Liquid assets - short-term noncore funding / Nonliquid assets	48.97	34.02	73	29.52	23.27	70	34.77	28.18	67	29.11	16.97	81	20.08	16.04	67
Net loans and leases / Total deposits	66.91	74.66	29	77.83	82.84	33	74.14	79.43	31	78.53	90.31	23	83.03	90.08	28
Net loans and leases / Core deposits	69.48	81.17	29	81.71	93.70	27	77.50	88.34	30	83.21	103.93	17	88.93	105	24
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.84			1.82			1.57			0.72			-0.82		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	2.87	1.94	75	8.30	4.82	84	7.05	4.31	80	1.95	1.36	72	-2.89	-1.98	24
Structured notes appreciation (depreciation) / Tier 1 capital	0.01			0			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	0	13.42	14	0	12.14	14	0	11.38	15	0	12.67	14	0	16.19	11
Available-for-sale securities	99.05	84.66	70	99.03	85.75	70	99.02	87.23	68	99.02	85.40	73	98.96	81.88	77
U.S. Treasury securities	12.28	5.52	81	3.56	5.43	60	2.05	4.72	64	4.87	6.15	64	4.62	6.99	57
US agency securities (excluding mortgage-backed securities)	19.41	4.50	90	19.99	3.23	94	26.93	4.01	97	22.21	3.49	95	26.60	4.02	94
Municipal securities	10.40	8.87	65	13.19	9.39	67	13.91	9.83	71	8.16	7.75	61	12.52	9.16	64
Mortgage-backed securities	56.96	66.59	36	62.28	67.27	39	56.14	66.64	33	63.77	67.43	40	55.21	65.45	33
Asset-backed securities	0	2.05	26	0	1.68	25	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0	3.17	16	0	2.93	19	0	3.01	19	0	2.94	18	0.01	2.79	22
Mutual funds and equity securities	0.95	0.32	84	0.97	0.37	80	0.98	0.35	83	0.98	0.40	80	1.04	0.42	83
Debt securities 1 year or less	10.81	8.69	68	14.10	11.75	65	10.48	10.55	60	13.70	11.86	65	10.95	11.91	60
Debt securities 1 to 5 years	19.41	17.05	62	40.04	18.03	87	32.06	17.03	82	42.28	17.94	85	50.06	19.18	89
Debt securities over 5 years	68.83	72.17	35	44.89	66.01	22	56.48	69.86	24	43.04	66.02	23	37.96	64.73	22
Pledged securities	39.18	33.87	59	53.90	37.40	72	41.29	35.67	57	46.29	30.57	71	55.86	33.30	78
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	40.71	51.37	56	74	146.89	40	30.34	183.32	25	133.86	26.69	88	64.52	6.77	93
Investment securities	60.58	33.34	76	14.88	14.17	60	37.07	23.62	74	15.48	11.75	70	-0.26	9.42	33
Core deposits	21.05	16.88	72	21.91	25.99	42	22.80	26.88	39	13.04	11.23	67	4.01	7.29	46
Noncore funding	-8.41	-23.76	72	4.91	-2.41	65	-2.80	-12.18	62	-1.79	6.59	39	14.93	10.67	65

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	2,761,058	2,412,124	2,469,039	2,246,454	1,966,489
Commit: Secured commercial real estate loans	989,843	992,305	938,238	940,202	712,172
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	75,069	73,014	72,693	69,180	65,750
Securities underwriting	0	0	0	0	0
Standby letters of credit	64,380	56,721	58,084	47,330	34,340
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	33,500	0
Written options contracts (interest rate)	272,024	308,688	374,188	122,787	58,585
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	0	0	0	0	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	16.77	22.45	32	17.26	21.74	41	16.74	22.01	34	18.30	23.52	37	17.93	24.05	35
Standby letters of credit	0.39	0.67	43	0.41	0.72	42	0.39	0.71	41	0.39	0.84	34	0.31	0.92	27
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.25	27	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.19	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	1.65	49.75	11	2.21	51.68	9	2.54	48.62	10	1.27	68.47	7	0.53	65.81	5
Interest rate contracts	1.65	35.96	11	2.21	36.85	10	2.54	34.36	10	1.27	47.31	7	0.53	43.84	5
Interest rate futures and forward contracts	0	5.17	13	0	9.28	13	0	6.21	12	0.27	10.67	40	0	11.40	13
Written options contracts (interest rate)	1.65	1.82	69	2.21	2.30	70	2.54	2.18	73	1	2.47	63	0.53	2.16	52
Purchased options contracts (interest rate)	0	1.33	21	0	1.51	23	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	0	20.67	4	0	22.27	3	0	20.83	3	0	28.86	3	0	26.74	2
Foreign exchange contracts	0	6.16	25	0	5.77	24	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.93	26	0	3.58	25	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	28.46	42.93	37	27.36	41.55	37	26.91	42.82	35	27.65	45.53	35	25.66	44.93	28

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	272,024	308,688	374,188	156,287	58,585
Interest rate contracts	272,024	308,688	374,188	156,287	58,585
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	33,500	0
Written options	272,024	308,688	374,188	122,787	58,585
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	272,024	308,688	374,188	122,787	58,585
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	0	0	0	0	0
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	272,024	308,688	374,188	156,287	58,585
Interest rate contracts	272,024	308,688	374,188	156,287	58,585
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	0	0	0	33,500	0
One year or less	0	0	0	33,500	0
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	554	159	219	154	55
Gross positive fair value.....	718	2,222	1,664	361	188
Held for trading.....	0	0	0	0	0
Non-traded.....	718	2,222	1,664	361	188
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	94.09	76	100	95.13	78	100	94.10	77	100	93.44	80	100	92.91	80
Foreign exchange contracts	0	3.27	25	0	2.75	24	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	0	12.57	8	0	12.99	7	0	14.05	7	21.43	13.49	73	0	12.78	8
Written options	100	7.49	98	100	8.37	98	100	8.18	98	78.57	5.91	99	100	6.60	99
Exchange-traded	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	100	7.20	99	100	7.94	99	100	7.73	99	78.57	5.10	99	100	5.49	99
Purchased options	0	3.44	19	0	3.38	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0	3.04	21	0	2.87	20	0	2.86	21	0	3.35	18	0	3.20	20
Swaps	0	71.23	3	0	69.92	3	0	68.76	3	0	69.75	2	0	70.34	2
Held for trading	0	40.60	20	0	43.50	18	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts	0	34.42	21	0	37.56	18	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	100	59.40	79	100	56.50	81	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts	100	56.19	86	100	54.31	88	100	53.82	87	100	52.22	88	100	50.60	88
Foreign exchange contracts	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	0	91.87	1	0	89.91	1	0	91.48	1	21.43	93.86	4	0	94.47	1
One year or less	0	28.05	3	0	30.94	3	0	32.05	4	21.43	32.17	51	0	32.51	3
Over 1 year to 5 years	0	26.03	5	0	27.26	4	0	27.06	3	0	30.45	4	0	31.16	4
Over 5 years	0	30.08	6	0	28.48	5	0	29.56	5	0	28.09	5	0	28.71	5
Gross negative fair value (absolute value)	0.20	1.25	15	0.05	1.76	5	0.06	1.55	4	0.10	0.83	9	0.09	0.72	5
Gross positive fair value	0.26	1.68	6	0.72	2.69	9	0.44	2.23	7	0.23	1.19	8	0.32	0.85	11
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.05	10	0	0.07	7	0	0.07	5	0	0.06	8	0	0.06	5
Gross positive fair value (X)	0	0.07	5	0	0.11	8	0	0.09	7	0	0.07	7	0	0.06	5
Held for trading (X)	0	0.05	21	0	0.08	19	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0	0.01	18	0	0.02	26	0	0.02	23	0	0.01	22	0	0.01	12
Current credit exposure (X)	0	0.05	5	0	0.08	5	0	0.06	5	0	0.05	4	0	0.04	4
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.63	5	0	1.03	5	0	0.85	5	0	0.73	4	0	0.53	4

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	133,437	116,856	116,856	114,748	108,642
Gross losses	1,318	1,081	2,354	2,971	7,454
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,076	483	1,015	1,276	1,865
Net losses	242	598	1,339	1,695	5,589
Provision for loan and lease losses	2,580	7,903	17,920	3,803	11,695
Adjustments	0	0	0	0	0
Ending balance	135,775	124,161	133,437	116,856	114,748
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0.03	-0.14	84	0.12	0.85	6	0.13	0.51	9	0.03	0.15	19	0.11	0.14
Provision for loan and lease losses / Average loans and leases	0.05	-0.25	83	0.18	1.37	3	0.20	0.82	5	0.05	0.24	18	0.15	0.24
Provision for loan and lease losses / Net loan and lease losses	1,066.12	77.32	87	1,321.57	792.43	82	1,338.31	487.86	88	224.37	130.58	89	209.25	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	1.40	1.39	55	1.32	1.51	41	1.41	1.58	41	1.40	0.83	89	1.45	0.90
Allowance for loan and lease losses / Total loans and leases	1.39	1.37	56	1.31	1.48	44	1.39	1.55	40	1.40	0.81	89	1.45	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	280.53	15.27	99	103.81	11.83	95	99.65	11.58	95	68.94	8.03	97	20.53	7.54
Allowance for loan and lease losses / Nonaccrual assets	529.09	318.67	85	366.04	321.01	69	402.77	299.17	74	620.88	218.72	90	332.12	214.03
ALLL / 90+ days past due + nonaccrual loans and leases	455.99	260.68	83	277.35	244.42	68	331.98	244.34	73	465.04	151.73	93	281.87	160.51
Gross loan and lease losses / Average loans and leases	0.03	0.22	8	0.02	0.35	4	0.03	0.34	5	0.04	0.28	8	0.10	0.30
Recoveries / Average loans and leases	0.02	0.08	20	0.01	0.07	10	0.01	0.07	11	0.02	0.08	15	0.02	0.09
Net losses / Average loans and leases	0	0.13	16	0.01	0.28	8	0.01	0.27	7	0.02	0.21	12	0.07	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	40	0	39
Recoveries / Prior year-end losses	45.71	16.12	90	16.26	15.46	59	34.16	33.98	60	17.12	36.22	16	38.37	41.30
Earnings coverage of net loan and lease losses (X)	652.43	4.52	98	171.78	21.56	93	186.38	22.91	94	129.06	24.40	92	34.78	21.75
Net Loan and Lease Losses By Type														
Real estate loans	-0.01	0.03	22	0	0.03	21	0	0.04	21	0	0.01	43	0.01	0.02
Real estate loans secured by 1-4 family	0	-0.01	54	-0.02	0.01	25	0	0.01	36	-0.01	0.01	23	0.03	0.01
Revolving	0	-0.05	52	-0.15	0.01	11	-0.07	0.01	17	-0.08	0.02	12	0.01	0.03
Closed-end	0	-0.01	54	0	0.01	35	0	0	54	0	0	35	0.04	0.01
Commercial real estate loans	-0.02	0.05	13	0	0.03	40	0	0.07	21	0.01	0.01	52	0	0.01
Construction and land development	0	0	81	0	0	43	-0.01	0	35	0.01	-0.01	79	0	-0.03
1-4 family	0	0	15	0	0	19	-0.01	0	14	0.01	0	90	0	-0.01
Other	0.01	-0.01	85	0	0	80	0	0	42	0	-0.01	44	0	-0.02
Multifamily	0	0.01	16	0	0	25	0	0	26	0.12	0	96	0	0.27
Nonfarm nonresidential	-0.02	0.07	10	0	0.05	35	0	0.11	22	-0.01	0.02	15	0.01	0.02
Owner-occupied	0	0.01	25	0	0.02	19	0	0.02	12	0	0.01	33	0	0.01
Other	-0.02	0.06	7	0	0.03	54	0	0.08	34	-0.01	0.01	9	0	0.01
Real estate loans secured by farmland	0	-0.01	58	0	0.02	50	0	0.02	46	0	0.01	21	0	0.75
Commercial and industrial loans	0.03	0.20	32	0.05	0.46	19	0.07	0.47	18	0.13	0.37	24	0.57	0.31
Loans to individuals	0.64	0.78	56	0.46	1.41	23	0.38	1.13	22	0.53	1.17	29	0.69	1.16
Credit card loans	2.04	2.18	43	1.71	3.43	22	1.10	2.92	19	1.27	3.11	20	2.14	2.92
Agricultural loans	0.02	0.03	75	0	0.15	66	0	0.19	58	0	0.08	13	0.03	0.15
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0	0.08	37	0	0.13	27	0	0.15	25	0	0.15	22	0	0.14

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		28,967		44,579		36,435		36,831		36,193					
90+ days past due loans and leases		4,114		10,847		7,064		6,307		6,160					
Nonaccrual loans and leases		25,662		33,920		33,130		18,821		34,550					
Total past due and nonaccrual loans and leases		58,743		89,346		76,629		61,959		76,903					
Restructured 30–89 days past due		0		0		0		70		305					
Restructured 90+ days past due		0		0		61		0		0					
Restructured nonaccrual		559		1,295		786		784		11,764					
Total restructured loans and leases		559		1,295		847		854		12,069					
30–89 days past due loans held for sale		1,208		0		642		0		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale		1,208		0		642		0		0					
Restructured loans and leases in compliance		508		712		750		574		3,142					
Other real estate owned		1,174		4,281		1,328		3,375		5,614					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		0		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.30	0.27	67	0.47	0.36	71	0.38	0.39	58	0.44	0.43	62	0.46	0.44	60
90+ days past due loans and leases	0.04	0.10	59	0.11	0.13	71	0.07	0.12	59	0.08	0.15	52	0.08	0.17	53
Nonaccrual loans and leases	0.26	0.58	18	0.36	0.61	27	0.35	0.66	23	0.22	0.51	18	0.44	0.54	42
90+ days past due and nonaccrual loans and leases	0.30	0.73	17	0.47	0.80	27	0.42	0.85	22	0.30	0.71	15	0.51	0.75	33
30–89 days past due restructured	0	0.01	19	0	0.01	16	0	0.01	16	0	0.01	33	0	0.02	45
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	64	0	0.01	29	0	0.01	26
Nonaccrual restructured	0.01	0.12	7	0.01	0.13	14	0.01	0.13	10	0.01	0.14	15	0.15	0.16	50
30–89 days past due loans held for sale	0.01	0	93	0	0	41	0.01	0	87	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	38	0	0	39	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.30	0.27	67	0.47	0.37	71	0.38	0.40	58	0.44	0.43	62	0.46	0.44	60
90+ days past due assets	0.04	0.10	59	0.11	0.13	71	0.07	0.12	59	0.08	0.15	51	0.08	0.18	53
Nonaccrual assets	0.26	0.59	18	0.36	0.62	27	0.35	0.67	23	0.22	0.53	18	0.44	0.57	42
30+ days past due and nonaccrual assets	0.60	1.04	31	0.94	1.21	44	0.80	1.29	33	0.74	1.19	34	0.97	1.26	44
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.18	0.43	17	0.32	0.49	29	0.27	0.52	26	0.20	0.44	17	0.37	0.48	40
90+ days past due and nonaccrual assets + other real estate owned	0.19	0.46	15	0.35	0.52	32	0.28	0.55	24	0.23	0.48	19	0.42	0.52	41
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.17	0.52	12	0.28	0.56	19	0.24	0.60	14	0.19	0.53	15	0.40	0.60	31
Allowance for loan and lease losses	20.14	67.93	7	31.34	65.48	16	26.43	66.66	13	19.55	115.41	4	38.01	118.28	10
Equity capital + allowance for loan and lease losses	1.64	4.43	13	2.63	4.83	23	2.23	4.97	20	1.71	4.28	17	3.42	4.79	36
Tier 1 capital + allowance for loan and lease losses	1.79	5.28	12	3.01	5.98	20	2.52	6.05	16	1.91	5.65	13	3.73	6.16	29
Loans and leases + other real estate owned	0.28	0.88	11	0.41	0.92	15	0.37	0.97	10	0.27	0.85	10	0.55	0.96	23

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.28	0.24	68	0.45	0.39	66	0.30	0.39	47	0.36	0.38	60	0.38	0.42	52
	90+ days past due	0.01	0.12	50	0.10	0.15	71	0.07	0.16	64	0.08	0.16	61	0.05	0.22	50
	Nonaccrual.....	0.30	0.65	23	0.39	0.63	33	0.37	0.76	24	0.21	0.46	27	0.51	0.57	53
Commercial and industrial	30–89 days past due.....	0.10	0.17	41	0.52	0.23	87	0.20	0.23	58	0.54	0.31	78	1.01	0.30	92
	90+ days past due	0	0.02	16	0.01	0.03	53	0.02	0.03	59	0.16	0.05	87	0.06	0.05	69
	Nonaccrual.....	0.18	0.64	17	0.34	0.75	26	0.39	0.75	31	0.51	0.83	36	0.16	0.76	14
Individuals	30–89 days past due.....	0.55	0.55	55	0.83	0.58	71	0.67	0.83	44	1.20	0.83	72	1.08	0.84	63
	90+ days past due	0.01	0.07	45	0.06	0.13	53	0.14	0.14	67	0.09	0.17	56	0.05	0.16	49
	Nonaccrual.....	0.04	0.18	38	0.06	0.22	39	0.14	0.28	47	0.03	0.17	34	0.11	0.23	45
Depository institution loans	30–89 days past due.....	0	0	45	0	0.03	45	0	0	46		0				0
	90+ days past due	0	0	48	0	0	49	0	0	46		0				0
	Nonaccrual.....	0	0	48	0	0	48	0	0	47		0				0
Agricultural	30–89 days past due.....	0.68	0.16	86	0.52	0.31	75	1.34	0.17	92	0.81	0.24	84	0.51	0.17	82
	90+ days past due	0.38	0	97	0.25	0.03	90	0.06	0	96	0	0	42	0.29	0	97
	Nonaccrual.....	0.13	0.69	57	0.21	0.80	54	0.18	0.49	55	0.14	0.67	53	0.17	0.75	53
Foreign governments	30–89 days past due.....		0.01			0			0			0.07			0.01	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0.04			0.02			0.09			0.03			0.06	
Other loans and leases	30–89 days past due.....	0.14	0.11	69	0.12	0.14	63	0.14	0.18	61	0.58	0.20	85	0.45	0.17	83
	90+ days past due	0	0.01	74	2.06	0.01	99	0.50	0.01	97	0.01	0.01	83	0.38	0.01	97
	Nonaccrual.....	0	0.13	22	0	0.15	16	0	0.15	19	0	0.13	15	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.56	0.35	75	0.24	0.60	31	0.45	0.65	43	0.36	0.67	27	0.53	0.71	46
	90+ days past due	0.02	0.27	49	0.06	0.29	57	0.04	0.33	53	0.06	0.31	52	0.05	0.46	41
	Nonaccrual	0.18	0.82	13	0.28	0.84	14	0.22	0.89	14	0.27	0.73	17	0.27	0.86	19
Revolving	30–89 days past due	0.05	0.29	17	0.14	0.40	27	0.26	0.48	32	0.06	0.45	12	0.74	0.50	75
	90+ days past due	0	0.02	34	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	0.07	1.05	15	0.08	1.27	14	0.13	1.13	17	0.08	1	13	0.26	1.17	19
Closed-end	30–89 days past due	0.61	0.36	75	0.25	0.61	33	0.46	0.65	44	0.40	0.70	30	0.51	0.75	40
	90+ days past due	0.02	0.29	50	0.06	0.33	58	0.04	0.38	56	0.06	0.35	54	0.05	0.53	42
Junior lien	30–89 days past due	0.19	0.77	14	0.30	0.81	19	0.23	0.87	16	0.29	0.70	23	0.27	0.84	22
	Nonaccrual	0.01	0.01	66	0.03	0.02	75	0.05	0.02	87	0.04	0.02	75	0.04	0.03	72
	90+ days past due	0	0	36	0	0	31	0	0	32	0	0	73	0.01	0	84
	Nonaccrual	0.01	0.04	29	0.04	0.05	47	0.01	0.04	28	0.02	0.04	34	0.01	0.06	33
Commercial real estate	30–89 days past due	0.14	0.14	58	0.42	0.23	78	0.23	0.26	61	0.30	0.18	80	0.30	0.17	77
	90+ days past due	0	0.01	52	0.01	0.02	57	0.02	0.02	76	0.09	0.03	81	0.01	0.03	61
	Nonaccrual	0.23	0.52	29	0.31	0.43	44	0.31	0.62	30	0.03	0.23	13	0.18	0.28	42
Construction and development	30–89 days past due	0.10	0.12	69	0.59	0.24	83	0.71	0.28	81	0.25	0.28	62	0.42	0.21	77
	90+ days past due	0	0.01	38	0.02	0.01	80	0.09	0.01	95	0.05	0.02	84	0	0.02	31
	Nonaccrual	0	0.36	30	0.03	0.25	28	0.03	0.41	31	0.03	0.20	34	0.10	0.19	53
1–4 family	30–89 days past due	0.04	0.02	82	0.39	0.04	94	0.03	0.03	68	0.13	0.06	78	0.36	0.06	93
	90+ days past due	0	0	44	0.02	0	90	0.03	0	91	0	0	41	0	0	43
	Nonaccrual	0	0.02	64	0.02	0.04	67	0.03	0.03	72	0.03	0.02	73	0.10	0.02	87
Other	30–89 days past due	0.06	0.07	71	0.20	0.17	74	0.68	0.22	86	0.12	0.20	61	0.06	0.13	50
	90+ days past due	0	0	41	0	0	38	0.06	0	95	0.05	0.01	88	0	0.02	33
	Nonaccrual	0	0.29	15	0	0.18	31	0	0.35	26	0	0.17	33	0.01	0.15	33
Multifamily	30–89 days past due	0.17	0.06	82	0	0.08	24	0	0.09	22	0	0.08	19	0.22	0.10	78
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.07	0.14	62	0.12	0.08	71	0.09	0.11	62	0.13	0.05	82	0.35	0.08	88
Nonfarm non-residential	30–89 days past due	0.15	0.14	64	0.42	0.20	80	0.10	0.23	48	0.36	0.14	86	0.27	0.17	75
	90+ days past due	0	0.01	60	0	0.02	57	0	0.02	62	0.11	0.03	83	0.02	0.03	66
	Nonaccrual	0.32	0.66	34	0.42	0.55	48	0.43	0.80	39	0.02	0.28	11	0.18	0.30	40
Owner Occupied	30–89 days past due	0.02	0.04	42	0.02	0.07	26	0.02	0.07	35	0.08	0.07	62	0.17	0.09	75
	90+ days past due	0	0	71	0	0.01	65	0	0	72	0.10	0.01	95	0	0.01	25
	Nonaccrual	0.31	0.25	66	0.39	0.24	69	0.42	0.27	72	0.02	0.16	17	0.06	0.17	26
Other	30–89 days past due	0.13	0.09	75	0.40	0.11	85	0.08	0.14	57	0.28	0.07	91	0.10	0.07	71
	90+ days past due	0	0.01	36	0	0.01	34	0	0.01	33	0.01	0.01	69	0.02	0.01	77
	Nonaccrual	0.01	0.40	14	0.03	0.24	18	0.01	0.44	12	0	0.10	9	0.12	0.13	65
Farmland	30–89 days past due	0.56	0.11	90	0.91	0.31	81	0.42	0.11	87	0.65	0.23	84	0.48	0.25	78
	90+ days past due	0.08	0	94	0.61	0.03	94	0.41	0	98	0.06	0.01	88	0.21	0.01	93
	Nonaccrual	0.86	1.10	63	0.94	1.24	53	0.94	1.13	64	0.94	0.84	65	2.30	1.23	79
Credit card	30–89 days past due	0.10	0.63	20	0.05	0.90	17	0.11	0.95	18	0.10	1.19	12	0.08	1.22	12
	90+ days past due	0.02	0.39	31	0.02	0.76	29	0.02	0.63	29	0.06	0.78	27	0	0.73	11
	Nonaccrual	0.19	0.08	81	0.13	0.09	79	0.06	0.05	81	0.21	0.11	81	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	-3,886	608	-8,683	608	608										
Retained earnings	1,513,398	1,289,872	1,395,498	1,214,456	1,190,953										
Accumulated other comprehensive income (AOCI)	21,893	65,886	60,023	7,568	-31,919										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,531,405	1,356,366	1,446,838	1,222,632	1,159,642										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	118,378	122,516	120,412	133,853	137,313										
Accumulated other comprehensive income-related adjustments	21,893	65,886	60,023	7,568	-31,919										
Other deductions from common equity tier 1 capital	0	0	0	0	799										
Subtotal:	1,391,134	1,167,964	1,266,403	1,081,211	1,053,449										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,391,134	1,167,964	1,266,403	1,081,211	1,053,449										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	1,391,134	1,167,964	1,266,403	1,081,211	1,053,449										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	71,930	85,818	85,818	99,533	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	134,261	121,240	129,382	115,851	108,009										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	206,191	207,058	215,200	215,384	108,009										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	206,191	207,058	215,200	215,384	108,009										
Exited advanced approach tier 2 capital															
Total capital	1,597,325	1,375,022	1,481,603	1,296,595	1,161,458										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	16,203,605	13,658,335	14,596,298	12,290,361	10,892,959										
Less: Deductions from common equity tier 1 capital	118,378	122,516	120,412	133,853	138,112										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	16,085,227	13,535,819	14,475,886	12,156,508	10,754,847										
Total risk-weighted assets	10,739,302	9,696,313	10,346,504	9,267,049	8,633,971										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	12.95	12.66	60	12.05	11.98	57	12.24	12.35	54	11.67	12.11	46	12.20	12.09	63
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	12.95	13.44	49	12.05	12.72	46	12.24	13.08	41	11.67	12.78	36	12.20	12.85	46
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	14.87	15.42	44	14.18	14.77	46	14.32	15.23	41	13.99	14.36	55	13.45	14.45	37
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.65	9.11	37	8.63	9.03	40	8.75	9.13	42	8.89	9.76	30	9.80	9.71	54
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)			0			0			0			0				0		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)			0			0			0			0				0		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			5,038			4,762			8,962			9,791				9,827	5.80	24.61
Other insurance activities income			5,038			4,762			8,962			9,791				9,827	5.80	24.61
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			2,306			2,913			3,014			2,896				2,779	-20.84	-6.56

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.30			54.79			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.70			45.21			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	13.29			11.01			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	1.63	0.37	87	1.89	0.39	88	1.65	0.41	86	2	0.47	88	2.17	0.47	90			
Premium income / Insurance activities revenue	0	3.14	41	0	3.04	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income	30.92			40.01			38.23			34.91			44.54					
Other premium income / Total premium income	69.08			59.99			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	21.10			7.42			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	5.07			-31.13			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	-395.05			620.37			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0.15	11.54	8	0.23	11.35	8	0.22	11.03	8	0.24	11.51	10	0.24	10.22	13			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34			
Net assets of broker-dealer subsidiaries / Consolidated assets	0			0			0			0			0			0		

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	1	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	1	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	1	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	0	0.64	34		0.93			0.87			1.25			1.17	
Cost: Interest-bearing deposits.....		0.12			0.59			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans		1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....		-1.19			10.27			-2.40			22.48			7.24	
Total selected assets.....		3.19			5.10			2.04			12.40			3.24	
Deposits		9.07			10.22			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	33.40	25.57	37.28	10.29	7.31	
Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	4,921	20,250	52,990	27,853	97,940	-75.70	-92.19
Dividends	0	15,500	43,500	19,000	91,000	-100.00	-100.00
Interest	11	20	30	112	25	-45.00	175.00
Management and service fees	4,910	4,730	9,460	8,741	6,915	3.81	61.35
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	392	782	1,566	1,116	1,089	-49.87	3.16
Dividends	392	782	1,566	1,116	1,089	-49.87	3.16
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	5,313	21,032	54,556	28,969	99,029	-74.74	-91.62
Securities gains (losses)	0	0	0	0	4,525		
Other operating income	3,009	759	2,358	4,916	1,959	296.44	148.88
Total operating income	8,322	21,791	56,914	33,885	105,513	-61.81	-87.12
Operating Expenses							
Personnel expenses	4,388	4,411	9,223	8,323	7,813	-0.52	37.17
Interest expense	1,376	1,651	3,186	2,208	627	-16.66	93.53
Other expenses	1,913	1,481	2,823	2,983	7,441	29.17	79.46
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	7,677	7,543	15,232	13,514	15,881	1.78	54.28
Income (loss) before taxes	7,773	8,394	43,900	22,554	88,469	-7.40	-86.97
Applicable income taxes (credit)	2,015	-1,964	14	1,080	1,545		1875.49
Extraordinary items							
Income before undistributed income of subsidiaries	5,758	10,358	43,886	21,474	86,924	-44.41	-90.33
Equity in undistributed income of subsidiaries	116,038	65,058	137,156	146,076	84,862	78.36	459.57
Bank subsidiaries	115,786	65,226	136,966	145,435	84,437	77.52	462.86
Nonbank subsidiaries	252	-168	190	641	425		51.81
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	121,796	75,416	181,042	167,550	171,786	61.50	51.69
Memoranda							
Bank net income	115,786	80,726	180,466	164,435	175,437	43.43	43.71
Nonbank net income	644	614	1,756	1,757	1,514	4.89	17.95
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,585,110	95	1,441,575	96.13	1,507,453	95.39	1,318,032	1,133,109	9.96	56.92
Common and preferred stock		1,585,110	95	1,441,575	96.13	1,507,453	95.39	1,318,032	1,133,109	9.96	56.92
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		14,432	0.86	17,272	1.15	14,180	0.90	17,340	8,800	-16.44	59.89
Common and preferred stock		14,432	0.86	17,272	1.15	14,180	0.90	17,340	8,800	-16.44	59.89
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		42,058	2.52	26,858	1.79	34,930	2.21	25,559	23,377	56.59	155.05
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		25,819	1.55	9,590	0.64	16,904	1.07	6,251	6,745	169.23	369.86
Cash and due from unrelated depository institution		0	0	0	0	0	0	1,523	0	0	
Premises, furnishings, fixtures and equipment		513	0.03	2,747	0.18	5,431	0.34	1,571	1,725	-81.33	-71.67
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		603	0.04	1,573	0.10	1,471	0.09	1,468	1,236	-61.67	-61.62
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		1,668,535	100.00	1,499,615	100.00	1,580,369	100.00	1,371,744	1,174,992	11.26	59.74
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	10,000	5,000	-100.00	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	-100.00	
Subordinated notes and debentures		113,245	6.79	126,620	8.44	113,245	7.17	126,620	0	-10.56	
Other liabilities		23,885	1.43	16,629	1.11	20,286	1.28	12,492	10,350	43.63	350.75
Balance due to subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total liabilities		137,130	8.22	143,249	9.55	133,531	8.45	149,112	15,350	-4.27	137.25
Equity Capital		1,531,405	91.78	1,356,366	90.45	1,446,838	91.55	1,222,632	1,159,642	12.90	55.20
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		0	0	0	0	0	0	0	0	0	
Common surplus		3,796	0.23	608	0.04	608	0.04	608	608	524.34	524.34
Retained earnings		1,513,398	90.70	1,289,872	86.01	1,395,498	88.30	1,214,456	1,190,953	17.33	61.08
Accumulated other comprehensive income		21,893	1.31	65,886	4.39	60,023	3.80	7,568	-31,919	-66.77	-53.04
Other equity capital components		-7,682	-0.46	0	0	-9,291	-0.59	0	0	0	
Total liabilities and equity capital		1,668,535	100.00	1,499,615	100.00	1,580,369	100.00	1,371,744	1,174,992	11.26	59.74
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	16.24	12.64	76	11.73	4.33	92	13.41	7.29	91	14.15	9.68	90	15.44	10.40	90
Bank net income / Average equity investment in banks	15.03	12.37	72	11.72	4.55	86	12.66	7.45	88	13.34	10.51	81	16.05	11.19	86
Nonbank net income / Average equity investment in nonbanks	8.99	13.40	52	7.16	7.01	65	10.97	9.75	65	16.72	7.89	77	17.85	7.10	82
Subsidiary HCs net income / Average equity investment in sub HCs		11.92			5.62			7.01			8.55			8.78	
Bank net income / Parent net income	95.07	96.24	24	107.04	91.35	57	99.68	88.16	30	98.14	82.22	31	102.13	82.56	47
Nonbank net income / Parent net income	0.53	3.10	46	0.81	6.35	51	0.97	3.59	52	1.05	5.93	55	0.88	3.78	54
Subsidiary holding companies' net income / Parent net income		67.52			71.95			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	8.95	16.87	37	10.56	20.37	44	9.23	20.06	37	12.20	20.43	55	1.32	20.88	12
Total debt / Equity capital	7.39	11.60	48	9.34	14.50	56	7.83	14.41	47	11.17	14.31	61	0.43	14.69	30
Total debt + notes payable to subs that issued TPS / Equity capital	7.39	13.82	34	9.34	16.78	44	7.83	16.67	32	11.17	16.36	56	0.43	17.10	14
Total debt + Loans guaranteed for affiliate / Equity capital	7.39	11.69	47	9.34	14.81	55	7.83	14.68	46	11.17	14.56	61	0.43	15.14	30
Total debt / Equity capital – excess over fair value	7.39	11.71	48	9.34	14.64	56	7.83	14.52	47	11.17	14.51	61	0.43	14.81	30
Long-term debt / Equity capital	7.39	11.05	49	9.34	13.39	57	7.83	13.56	48	10.36	13.04	61	0	13.37	15
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0.82	1.02	78	0.43	1.14	78
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	59.30	39.10	65	55.81	29.33	78	51.72	34.67	65	55.40	28.44	76	0	28.63	14
Double Leverage															
Equity investment in subs / Equity capital	104.45	103.07	59	107.56	103.11	78	105.17	102.81	66	109.22	103.22	79	98.47	103.10	22
Total investment in subs / Equity capital	104.45	108.26	47	107.56	110.49	63	105.17	110.16	51	109.22	111.07	63	98.47	112.48	10
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.28	0.25	57	0.68	0.67	60	0.41	0.47	54	0.67	0.36	67	-0.10	0.35	23
Equity investment in subs – equity cap / Net income-div (X)	0.28	0.83	22	0.68	3.93	25	0.41	1.82	15	4.20	1.22	91		1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	82.55	138.64	24	315.76	143.95	88	374.36	136.59	96	21.35	177.68	2	120.99	162.34	35
Cash from ops + noncash items + op expense / Op expense + dividend	107.31	130.64	41	365.64	154.33	90	416.06	147.24	96	20.17	190.27	5	123.05	174.91	27
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	216.52	103.17	87	124.91	148.07	63	132.35	134.08	60	100.75	116.34	34	95.87	103.19	39
Pretax operating income + interest expense / Interest expense	664.90	1,479.01	40	608.42	2,733.67	36	1,477.90	2,016.32	62	1,121.47	1,968.54	42	14,209.89	2,898.75	90
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	664.90	1,667.11	38	608.42	1,374.36	35	1,477.90	1,539.23	71	1,121.47	1,632.83	50	14,209.89	1,369.37	97
Dividends + interest from subsidiaries / Interest expense + dividends	29.29	153.06	10	987.40	169.52	96	1,415.44	150.43	99	14.15	210.80	2	130.05	188.90	33
Fees + other income from subsidiaries / Salary + other expenses	77.92	12.78	93	80.28	15.95	91	78.53	13.95	92	77.31	16.52	91	45.33	16.08	78
Net income / Current part of long-term debt + preferred dividends (X)		41.77			27.95			35.64			57.11			33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.91	3.64	37	0.19	3.69	35	0.78	3.85	38	-0.38	2.64	20	-0.21	2.61	22
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.21			0.05			0.10			0.04			0.24	
Nonaccrual		0.96			0.97			1.03			0.54			6.54	
Total		1.17			1.02			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.11	1.79	52	0.15	2.90	53	0.12	2.66	51	0.17	5.62	50	0.13	5.50	44
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	0	78.46	1	0	73.92	1	0	81.10	1	655.30	57.84	97	80.76	57.26	72
Dividends declared / Net income	0	25.30	4	0	60.26	4	0	42.29	4	83.99	33.08	95	40.86	27.33	76
Net income – dividends / Average equity.....	16.24	9.64	87	11.73	1.15	95	13.41	4.14	93	2.27	6.46	9	9.13	7.33	73
Percent of Dividends Paid															
Dividends from bank subsidiaries		139.49			166.94			132.17		13.50	178.13	20	129.63	157.73	43
Dividends from nonbank subsidiaries		3.97			3.69			3.41		0.79	7.53	56	1.55	7.13	69
Dividends from subsidiary holding companies.....		6.36			3.84			4.85		0	21.40	42	0	16.86	42
Dividends from all subsidiaries		193.08			205.70			174.85		14.30	260.40	6	131.18	215.26	29
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	36.56	9	19.20	82.59	20	24.10	60.28	19	11.55	66.55	12	51.87	60.71	44
Interest income from bank subsidiaries.....	0.01	0.11	59	0.02	0.58	54	0.02	0.36	52	0.07	0.54	58	0.01	0.52	50
Management and service fees from bank subsidiaries	4.24	0.90	86	5.86	3.18	80	5.24	1.47	83	5.32	1.55	83	3.94	1.88	79
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries.....	4.25	38.35	15	25.08	98.26	20	29.36	62.88	21	16.94	69.36	12	55.83	63.43	42
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	60.87	54.17	58	127.36	52.25	82	89.18	56.39	64	63.52	82.95	54	71.93	51.40	65
Interest income from nonbank subsidiaries.....	0	2.35	32	0	7.62	32	0	7.38	32	0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries	0	0.63	39	0	1.87	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.08	46	0	0.22	46	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries	60.87	76.16	56	127.36	78.35	76	89.18	79.84	57	63.52	150.41	35	71.93	99.33	43
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	67.82	10	71.13	66.84	33	76.43	69.76	31	56.07	67.32	27	86.25	65.18	41
Interest income from bank subsidiaries.....	0.13	0.39	70	0.09	1.06	53	0.05	0.63	51	0.33	0.80	64	0.02	0.92	46
Management and service fees from bank subsidiaries	59	2.08	96	21.71	2.32	91	16.62	1.87	92	25.80	1.81	94	6.55	2.01	85
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	59.13	81.78	23	92.93	81.90	37	93.11	82.20	36	82.20	78.80	31	92.82	74.20	40
Dividends from nonbank subsidiaries	4.71	2.67	80	3.59	2.05	79	2.75	1.95	77	3.29	2.65	77	1.03	2.57	70
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	4.71	6.48	70	3.59	6.25	71	2.75	4.70	69	3.29	7.29	70	1.03	7.64	59
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13		0	83.37	12	0	87.87	16
Loans and advances from subsidiaries / Total debt	0	28.31	13	0	33.86	11	0	27.08	12	0	28.33	11	0	26.53	12